

Information to identify the case:

Debtor 1:	Jung Nam Yun	Social Security number or ITIN:	xxx-xx-9086
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 7/19/18
Case number:	18-24420-VFP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jung Nam Yun	
2. All other names used in the last 8 years		
3. Address	2100 Linwood Avenue Apt 5M Fort Lee, NJ 07024	
4. Debtor's attorney Name and address	Na-Kyung Kang Na-Kyung Kang 2160 North Central Road Suite 106 Fort Lee, NJ 07024	Contact phone 201-203-0472
5. Bankruptcy trustee Name and address	Nancy Isaacson Greenbaum, Rowe, Smith & Davis LLP 75 Livingston Ave Suite 301 Roseland, NJ 07068-3701	Contact phone (973) 535-1600

For more information, see page 2 >

Debtor **Jung Nam Yun**

Case number **18-24420-VFP**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/20/18
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7. Meeting of creditors	August 20, 2018 at 10:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504		
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/19/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.		
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Deadline to object to exemptions:		
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
Filing deadline: 30 days after the conclusion of the meeting of creditors		
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Jung Nam Yun
 Debtor

Case No. 18-24420-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db +Jung Nam Yun, 2100 Linwood Avenue, Apt 5M, Fort Lee, NJ 07024-3126
 517652488 +A&J Produce, Corp, 138 NYC Terminal Market, Bronx, NY 10451-2016
 517652489 +ACE Bankcard Services, 35-20 147th Street, #1B, Flushing, NY 11354-3725
 517652493 +BCS International Corp, 47-15 33rd Street, Long Island City, NY 11101-2407
 517652495 +Deetto, PO BOX 3997, Saint Joseph, MO 64503-0997
 517652496 +Lakeview Farms Inc, 153 Central Avenue, Hawthorne, NJ 07506-1819
 517652497 +Makatto.com, 2600 Main Street Extension, Sayreville, NJ 08872-1462
 517652498 +Merchant Services, 255 Route 17 South, Hackensack, NJ 07601-1064
 517652499 +Navarro & Bae, LLC, 600 Sylvan Avenue, Suite 400, Englewood Cliffs, NJ 07632-3151
 517652500 +P & K Flower Corp, 17E. Union Avenue, East Rutherford, NJ 07073-2127
 517652502 +PSE&G CO, PO Box 14444, New Brunswick, NJ 08906-4444
 517652501 +Paterson Pickle Co, 285 Fourth Avenue, Paterson, NJ 07514-1624
 517652503 +SUEZ Water New Jersey, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105
 517652504 +United Flowers, 130-17 23rd Avenue, College Point, NY 11356-2740
 517652505 +Waste Management of New Jersey Inc, Waste Management Northeast, PO Box 43470, Phoenix, AZ 85080-3470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: nakyungkang@yahoo.com Jul 20 2018 23:38:51 Na-Kyung Kang, Na-Kyung Kang,
 2160 North Central Road, Suite 106, Fort Lee, NJ 07024
 tr +EDI: BNISAACSON.COM Jul 21 2018 03:08:00 Nancy Isaacson,
 Greenbaum, Rowe, Smith & Davis LLP, 75 Livingston Ave, Suite 301,
 Roseland, NJ 07068-3788
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2018 23:39:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2018 23:39:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517652490 +EDI: AMEREXPR.COM Jul 21 2018 03:08:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 517652492 EDI: BANKAMER.COM Jul 21 2018 03:08:00 Bank of America, PO Box 982234,
 El Paso, TX 79998-2234
 517652494 EDI: BMW.COM Jul 21 2018 03:08:00 BMW Financial Services, Regional Service Center,
 PO Box 3608, Dublin, OH 43016

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517652491 ##+Arans Int. Distr. Inc., 818 Harvard Pl, Fort Lee, NJ 07024-1515

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:
 NONE.

TOTAL: 0